



DECLARATION AND POWER OF ATTORNEY

As a below named inventors, We hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND APPARATUS FOR SELLING FINANCIAL INSTRUMENTS

the specification of which (check one) is:

☐ attached hereto

☒ was filed on December 27, 2000
as Application Serial No. 09/750,417
and amended on _____ (if applicable).

☐ was described and claimed in PCT Application No. _____
filed on _____ and amended under Article 19 on _____

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information I know to be material to patentability in accordance with Title 37, Code of Federal Regulation, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

<u>Serial Number</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed</u> <u>(Y/N)</u>
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I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Serial Number</u>	<u>Filing Date</u>	<u>Status</u>
60/173,274	12/28/99	expired

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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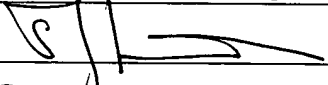
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Victor Siber	Reg. No. 25,149	John T. Johnson	Reg. No. 37,363
Margaret B. Kelley	Reg. No. 29,181	Frank C. Cimino	Reg. No. 39,945
Philip E. Roux	Reg. No. 31,295	Nada Jain	Reg. No. 41,431
Michael J. Pantuliano	Reg. No. 18,971	Mitchell S. Feller	Reg. No. 42,530
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Leora Ben-Ami	Reg. No. 32,455	Ernest Yakob	Reg. No. 45,893
Robert D. Schaffer	Reg. No. 33,775	Russell DeClerk	Reg. No. 46,364
Michael M. O'Shea	Reg. No. 35,631	Mark Rueh	Reg. No. 43,896
Joel N. Bock	Reg. No. 36,456		

all of the firm of Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, New York 10166-0153, my attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to:

James V. Mahon, Esq.
Clifford Chance Rogers & Wells LLP
200 Park Avenue, New York, NY 10016
(212) 878-8073

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of inventor		Stuart J. Clenaghan	
Inventor's signature		Date	5/24/01
Residence	39 OLD TOWN LONDON SW4 0JL UK		
Citizenship	UK		
Post Office Address	40 UBS WARBURG, 1 FINSBURY AVENUE LONDON EC2M 2PP UK		

Docket No. 6311-005



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METHOD AND APPARATUS FOR SELLING FINANCIAL INSTRUMENTS

the specification of which (check one) is:

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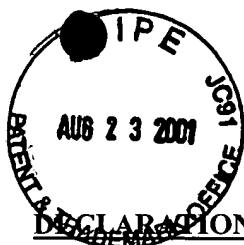
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Full name of inventor	Timothy Wood		
Inventor's signature	<i>T Wood</i>	Date	5/29/01
Residence	USA - 16 Great Brook Rd, Trumbull, CT 06611		
Citizenship	USA		
Post Office Address	677 Washington Blvd, Stamford, CT 06901		



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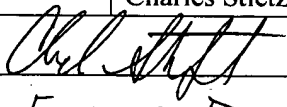
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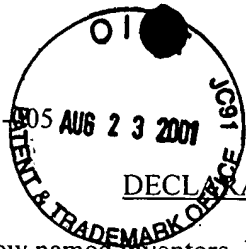
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(212) 878-8073

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Full name of inventor		Charles Stietzel	
Inventor's signature		Date	MAY 29, 2001
Residence	59 NEW ENGLAND DR STAMFORD CT		
Citizenship	U. S. A.		
Post Office Address	59 NEW ENGLAND DR. STAMFORD CT		

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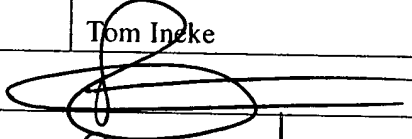
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Full name of inventor	Tom Ineke		
Inventor's signature		Date	11/7/01
Residence	8 Phillimore Gardens, London, UK		
Citizenship	NETHERLANDS		
Post Office Address	8 Phillimore Gardens London W8 7EN		

Docket No. 6310005



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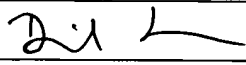
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Full name of inventor		David Soanes	
Inventor's signature		Date	29/6/01
Residence	UK		
Citizenship	UK		
Post Office Address	100 LIVERPOOL STREET, LONDON, EC2M 2RH, UK		

Docket No. 6311-003



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 (212) 878-8073

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

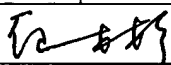
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